

## Fill in this information to identify the case:

Debtor Name Packet Construction LLC

United States Bankruptcy Court for the: Western District of Texas

Case number: 23-10860☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 10/12/23 - 10/31/23Date report filed: 11/21/2023  
MM / DD / YYYYLine of business: ConstructionNAISC code: 238910

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

John Miller

Original signature of responsible party

Printed name of responsible party

John Miller

## 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

Yes No N/A

- |  |                                     |                                     |                          |
|--|-------------------------------------|-------------------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 4. Did you pay your employees on time?   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name \_\_\_Packet Construction LLC\_\_\_\_\_

Case number\_\_\_\_\_

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☐ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ \_\_\_\_\_

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ \_\_\_\_\_

**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ \_\_\_\_\_

**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ \_\_\_\_\_

**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ \_\_\_\_\_

**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables***(Exhibit E)*

\$ \_\_\_\_\_

Debtor Name Packet Construction LLC

Case number \_\_\_\_\_

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables**

\$ \_\_\_\_\_

(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed? \_\_\_\_\_

27. What is the number of employees as of the date of this monthly report? \_\_\_\_\_

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \_\_\_\_\_

\$ \_\_\_\_\_

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \_\_\_\_\_

\$ \_\_\_\_\_

30. How much have you paid this month in other professional fees? \_\_\_\_\_

\$ \_\_\_\_\_

31. How much have you paid in total other professional fees since filing the case? \_\_\_\_\_

\$ \_\_\_\_\_

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ _____	—	\$ _____	=	\$ _____
33. <b>Cash disbursements</b>	\$ _____	—	\$ _____	=	\$ _____
34. <b>Net cash flow</b>	\$ _____	—	\$ _____	=	\$ _____

35. Total projected cash receipts for the next month:

\$ \_\_\_\_\_

36. Total projected cash disbursements for the next month:

- \$ \_\_\_\_\_

37. Total projected net cash flow for the next month:

= \$ \_\_\_\_\_

Debtor Name Packet Construction LLC Case number

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

**Packet Construction LLC**  
**A/R Aging Summary**  
**As of October 31, 2023**

	Current	1 - 30	31 - 60	Total
<b>Cardinal Investment Company Inc</b>			34,300.00	34,300.00
<b>Energy Erectors Inc.</b>				
Bob White Civil Construction		14,100.29		14,100.29
<b>Total Energy Erectors Inc.</b>	<b>\$ 0.00</b>	<b>\$ 14,100.29</b>	<b>\$ 0.00</b>	<b>\$ 14,100.29</b>
<b>Floresville Electric Light &amp; Power Systems</b>				
Eagle Creek Substation	120,000.00	4,600.00		124,600.00
<b>Total Floresville Electric Light &amp; Power Systems</b>	<b>\$ 120,000.00</b>	<b>\$ 4,600.00</b>	<b>\$ 0.00</b>	<b>\$ 124,600.00</b>
<b>Hitachi Energy</b>				
Middle Fork Statcom	150,000.00			150,000.00
<b>Total Hitachi Energy</b>	<b>\$ 150,000.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 150,000.00</b>
<b>Kiewit Infrastructure South Co</b>				
Toledo Bend Substation		14,772.97		14,772.97
<b>Total Kiewit Infrastructure South Co</b>	<b>\$ 0.00</b>	<b>\$ 14,772.97</b>	<b>\$ 0.00</b>	<b>\$ 14,772.97</b>
<b>Pike Enterprises, LLC</b>	20,000.00			20,000.00
<b>Power Standard, LLC</b>				
12th Street Civil Project - AEP		68,750.00	14,230.50	82,980.50
Henly Substation		1,525.00		1,525.00
Hunt Radio Tower	38,649.00			38,649.00
Oxy Substations	529,130.00	16,697.10		545,827.10
Santo Nino Substation	27,500.00			27,500.00
<b>Total Power Standard, LLC</b>	<b>\$ 595,279.00</b>	<b>\$ 86,972.10</b>	<b>\$ 14,230.50</b>	<b>\$ 696,481.60</b>
<b>TOTAL</b>	<b>\$ 885,279.00</b>	<b>\$ 120,445.36</b>	<b>\$ 48,530.50</b>	<b>\$ 1,054,254.86</b>

10/12/2023 - 10/31/2023

Date	Type	Payee	Category	Total
10/12/2023	Expense		Bank Charges & Fees	30.00
10/12/2023	Expense		Bank Charges & Fees	30.00
10/12/2023	Expense		Salaries & Wages	7,989.22
10/13/2023	Expense		Bank Charges & Fees	30.00
10/13/2023	Expense		Bank Charges & Fees	30.00
10/16/2023	Expense		Equipment Lease	1,677.75
10/16/2023	Expense		Job Supplies	500.00
10/16/2023	Expense		Job Supplies	784.70
10/16/2023	Expense		Job Supplies	1,000.00
10/16/2023	Expense		Job Supplies	1,500.00
10/16/2023	Expense		Job Supplies	1,638.83
10/16/2023	Expense		Job Supplies	1,996.00
10/16/2023	Expense		Salaries & Wages	1,996.00
10/16/2023	Expense		Owner's Investment	11,000.00
10/17/2023	Expense		Job Supplies	1,000.00
10/18/2023	Expense		Equipment Lease	300.85
10/19/2023	Expense		Concrete	1,100.00
10/19/2023	Expense		Equipment Lease	1,472.70
10/19/2023	Expense		Equipment Lease	1,554.30
10/19/2023	Expense		Equipment Lease	1,609.50
10/19/2023	Expense		Equipment Lease	1,866.13
10/19/2023	Expense		Concrete	3,204.20
10/20/2023	Expense		Bank Charges & Fees	30.00
10/20/2023	Expense		Bank Charges & Fees	30.00
10/20/2023	Expense		Bank Charges & Fees	30.00
10/23/2023	Expense		Employee Benefits	1.00
10/26/2023	Expense		Bank Charges & Fees	10.00
10/26/2023	Expense	Gusto	Taxes	400.01
10/26/2023	Expense	Gusto	Taxes	443.55
10/26/2023	Check		Salaries & Wages	1,278.97
10/26/2023	Expense		Job Supplies	1,500.00
10/26/2023	Expense		Salaries & Wages	1,950.00
10/26/2023	Expense		Job Supplies	1,996.00
10/26/2023	Expense	Gusto	Taxes	2,254.47
10/26/2023	Check		Salaries & Wages	3,565.67
10/26/2023	Expense		Equipment Fuel	8,834.73
10/27/2023	Bill Payment (Check)	Binford Supply		31,500.00
10/27/2023	Bill Payment (Check)	MiniConcrete Materials Inc		38,564.21
10/27/2023	Bill Payment (Check)	Texas Sustainable Industries LLC		230.00
10/27/2023	Bill Payment (Check)	TexMix Concrete		7,500.00
10/27/2023	Bill Payment (Check)	Live Oak Ready Mix		4,039.89
10/27/2023	Bill Payment (Check)	Jefferey Machine Inc		6,648.65
10/27/2023	Bill Payment (Check)	Landpoint		4,525.72
10/27/2023	Expense		Job Supplies	2,983.90
10/27/2023	Expense		Job Supplies	3,012.39
10/27/2023	Expense		Job Supplies	3,800.00
10/27/2023	Expense		Job Supplies	3,947.58
10/27/2023	Expense		Job Supplies	4,500.00
10/27/2023	Expense	PB Materials	Salaries & Wages	12,746.14
10/27/2023	Check		Salaries & Wages	1,720.14
10/27/2023	Expense		Salaries & Wages	32,373.81
10/30/2023	Bill Payment (Check)	Daniel Steel Industries, Inc		2,690.01
10/30/2023	Bill Payment (Check)	Hartmann Building Specialties		19,279.19
10/30/2023	Bill Payment (Check)	Jacob & Martin, LLC		2,118.42

10/30/2023	Bill Payment (Check)	Landpoint		2,787.97
10/30/2023	Bill Payment (Check)	Lauren Concrete		3,400.95
10/30/2023	Bill Payment (Check)	Live Oak Ready Mix		5,682.05
10/30/2023	Bill Payment (Check)	SBM Earthmoving & Construction		6,378.79
10/30/2023	Bill Payment (Check)	Tejas Equipment Rental		3,418.56
10/30/2023	Bill Payment (Check)	Reinforcing Steel Supply		3,684.20
10/30/2023	Expense		Bank Charges & Fees	0.95
10/30/2023	Expense		Job Supplies	1,112.32
10/30/2023	Expense		Rent & Lease	1,559.25
10/30/2023	Expense		Equipment Lease	2,550.00
10/30/2023	Expense		Job Supplies	4,135.25
10/30/2023	Expense		Notes Payable - Dedicated Funding	4,449.96
10/30/2023	Expense		Job Supplies	5,000.00
10/30/2023	Expense		Insurance	11,430.42
10/30/2023	Expense		Job Supplies	12,819.04
10/30/2023	Expense		Salaries & Wages	50,000.00
10/30/2023	Expense		Equipment Lease	7,914.86
10/30/2023	Expense		Job Supplies	1,500.00
10/30/2023	Expense		Salaries & Wages	2,500.00
10/30/2023	Expense		Salaries & Wages	5,000.00
10/30/2023	Expense	Vulcan Construction Materials	Job Supplies	10,043.04
10/31/2023	Bill Payment (Check)	Braun Intertec		14,647.25
10/31/2023	Bill Payment (Check)	Howland Engineering & Surveying Co.		7,680.00
10/31/2023	Bill Payment (Check)	A.H. Beck Foundation Co. Inc		12,844.55
10/31/2023	Bill Payment (Check)	Garden City Water Station Inc		132.60
10/31/2023	Expense		Bank Charges & Fees	0.95
10/31/2023	Expense		Bank Charges & Fees	5.00
10/31/2023	Expense		Bank Charges & Fees	7.04
10/31/2023	Expense		Job Supplies	37.23
10/31/2023	Expense		Job Supplies	222.66
10/31/2023	Expense		Rent & Lease	1,417.50
10/31/2023	Expense	Blue Cross and Blue Shield of Texas	Employee Benefits	4,720.74
10/31/2023	Expense		Equipment Lease	4,965.66
10/31/2023	Expense		Job Supplies	5,198.30
10/31/2023	Expense		Job Supplies	6,992.61
10/31/2023	Expense		Equipment Rental	8,602.50
10/31/2023	Expense	HD Supply Construction And Industrial - WhiteCap	Job Supplies	13,319.90
10/31/2023	Expense	Texas Comptroller of Public Accounts	Taxes & Licenses	15,116.26
10/31/2023	Expense		Job Supplies	18,350.00
10/31/2023	Expense		Bank Charges & Fees	3.96
10/31/2023	Expense		Taxes	246.75
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense	Gusto	Taxes	400.01
10/31/2023	Expense		Taxes	421.20
10/31/2023	Expense		Taxes	538.23
10/31/2023	Expense		Taxes	607.62
10/31/2023	Expense		Taxes	920.82
10/31/2023	Expense		Taxes	1,122.81
10/31/2023	Expense		Taxes	1,768.37

10/31/2023	Expense	Taxes	1,895.80
10/31/2023	Expense	Taxes	2,383.98
10/31/2023	Expense	Taxes	2,383.98
10/31/2023	Expense	Taxes	2,383.98
10/31/2023	Expense	Taxes	2,384.00
10/31/2023	Expense	Taxes	2,384.02
10/31/2023	Expense	Taxes	2,384.02
10/31/2023	Expense	Taxes	2,384.02
10/31/2023	Expense	Taxes	2,515.41
		Total	536,372.04



**TEXAS REGIONAL BANK**

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RETURN SERVICE REQUESTED

PACKET CONSTRUCTION LLC  
PO BOX 82668  
AUSTIN TX 78708-2668

**Managing Your Accounts**

Location

Dripping Springs Banking Center



Telephone

512-894-5011



Mailing Address

PO Box 1100  
Dripping Springs, TX 78620

Online Access

www.texasregionalbank.com



24/7 Telebank

866-972-5430

**Summary of Accounts****Account Type**

SMALL BUSINESS CHECKING

**Account Number**

8966

**Ending Balance**

\$335,722.76

**SMALL BUSINESS CHECKING-1468966****Account Summary**

Date	Description	Amount
10/31/2023	Ending Balance	\$335,722.76
	Service Charges	\$5.00

**Deposits**

Date	Description	Amount
10/17/2023	DEPOSIT	\$1,680.00

**Electronic Credits**

Date	Description	Amount
10/23/2023	MBI SETL MED-I-BANK	\$1.00
10/30/2023	POWER STANDARD CORP PAY 2809	\$150,273.90

**Other Credits**

Date	Description	Amount
10/16/2023	371239 INTERNET TRANSFER FROM ACCT 1510700 ON 10/14/23 AT 5:34	\$1,300.00
10/26/2023	Incoming Wire,KEYBANK,POWER STANDARD, LLC	\$396,799.50
10/31/2023	MOBILE DEPOSIT	\$664.00
10/31/2023	MOBILE DEPOSIT	\$1,277.61
10/31/2023	MOBILE DEPOSIT	\$126,902.61

**Electronic Debits**

Date	Description	Amount



EQUAL HOUSING LENDER | MEMBER FDIC

956-682-2265 | trb.bank

**Check 21 Notification:** If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Call the number on the front of this statement to request a Check 21 disclosure.

[illegible]



## SMALL BUSINESS CHECKING-1468966 (continued)

### Other Debits (continued)

Date	Description	Amount
		1,285.48
10/12/2023	CHK# 00 AMT \$1,035.00, RETURNED NSF ITEM FEE	\$30.00
10/16/2023	FORD MOTOR CR FORDCREDIT XXXXX6754	\$1,677.75
10/26/2023	684247 INTERNET TRANSFER TO ACCT 1510700 ON 10/26/23 AT 14:29	\$30,000.00
10/26/2023	715263 INTERNET TRANSFER TO ACCT 1510700 ON 10/26/23 AT 15:48	\$40,000.00
10/26/2023	Incoming Wire Fee 70203465	\$10.00
10/30/2023	240214 INTERNET TRANSFER TO ACCT 1552785 ON 10/30/23 AT 13:23	\$5,000.00
10/30/2023	104447 INTERNET TRANSFER TO ACCT 1510700 ON 10/30/23 AT 8:48	\$20,000.00
10/31/2023	539083 INTERNET TRANSFER TO ACCT 1510700 ON 10/31/23 AT 6:44	\$10,000.00
10/31/2023	555995 INTERNET TRANSFER TO ACCT 1510700 ON 10/31/23 AT 7:26	\$17,500.00
10/31/2023	SERVICE CHARGE \$9.00 LESS \$4.00 CREDIT BACK	\$5.00
10/31/2023	OVERDRAFT INTEREST FEE	\$7.04

### Checks Cleared

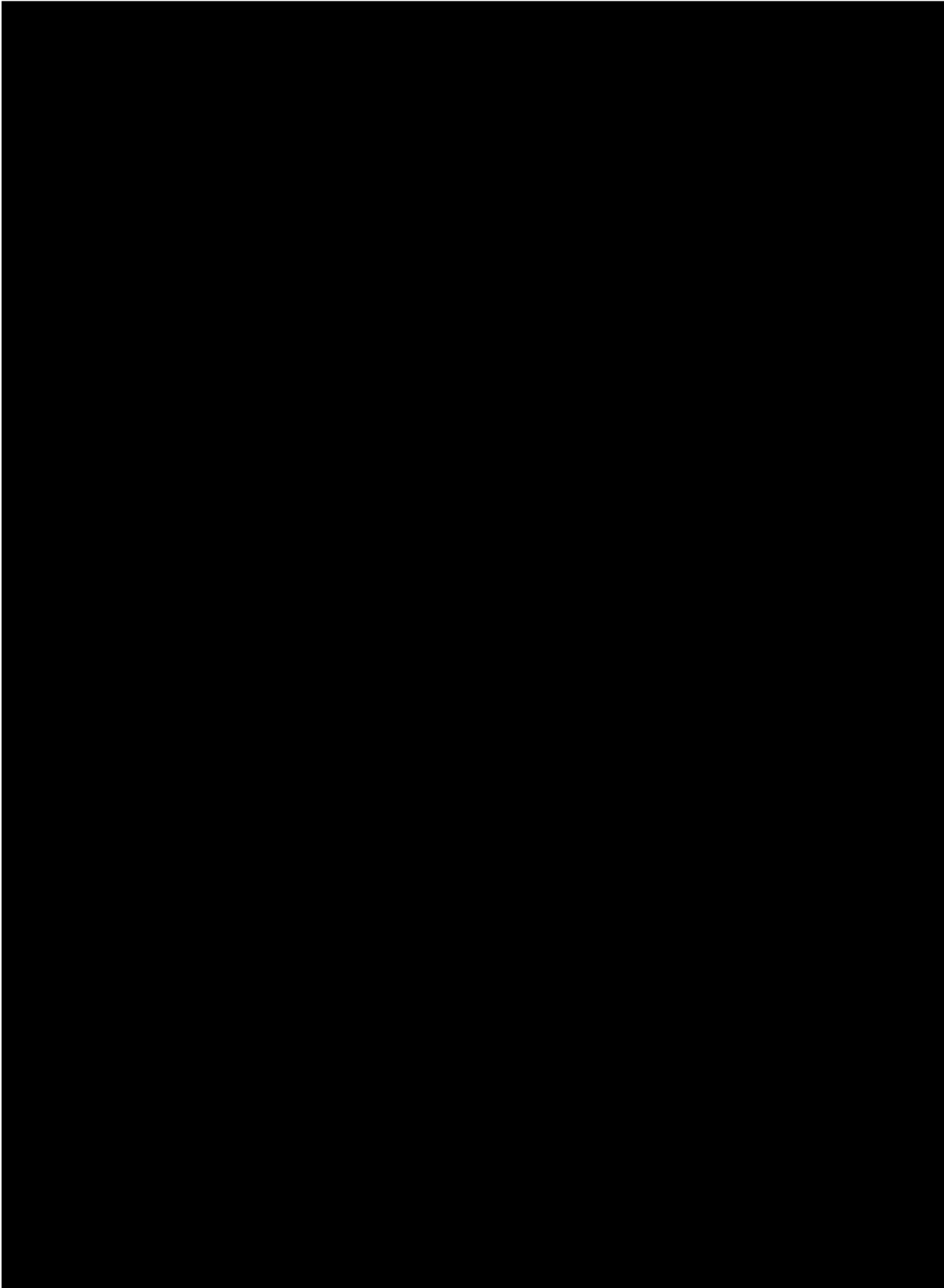
Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
2377	10/31/2023	\$7,500.00	2378	10/31/2023	\$230.00	2382*	10/31/2023	\$4,039.89

\* Indicates skipped check number

### Daily Balances

Date	Amount	Date	Amount	Date	Amount
				10/26/2023	\$326,792.94
		10/12/2023	-\$1,298.81	10/27/2023	\$295,802.93
		10/16/2023	-\$1,676.56	10/30/2023	\$325,104.78
		10/17/2023	\$3.44	10/31/2023	\$335,722.76
		10/23/2023	\$3.44		







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**Statement Ending 10/31/2023**

Page 1 of 6

**RETURN SERVICE REQUESTED**

PACKET CONSTRUCTION LLC  
PAYROLL ACCOUNT  
PO BOX 82668  
AUSTIN TX 78708-2668

## Managing Your Accounts

	Location	Dripping Springs Banking Center
	Telephone	512-894-5011
	Mailing Address	PO Box 1100 Dripping Springs, TX 78620
	Online Access	<a href="http://www.texasregionalbank.com">www.texasregionalbank.com</a>
	24/7 Telebank	866-972-5430

## Summary of Accounts

Account Type	Account Number	Ending Balance
SMALL BUSINESS CHECKING	0700	\$12,151.32

## SMALL BUSINESS CHECKING-0700

## Account Summary

Date	Description	Amount
09/30/2023	Beginning Balance	\$11,092.27
	19 Credit(s) This Period	\$453,084.88
	120 Debit(s) This Period	\$452,025.83
10/31/2023	Ending Balance	\$12,151.32

## Other Credits

Date	Description	Amount
10/13/2023	MOBILE DEPOSIT	\$30,330.00
10/17/2023	960625 INTERNET TRANSFER FROM ACCT 1552785 ON 10/17/23 AT 9:15	\$500.00
10/17/2023	955641 INTERNET TRANSFER FROM ACCT 1552785 ON 10/17/23 AT 9:04	\$6,500.00
10/18/2023	553775 INTERNET TRANSFER FROM ACCT 1552785 ON 10/18/23 AT 14:36	\$250.00
10/18/2023	389363 INTERNET TRANSFER FROM ACCT 1552785 ON 10/18/23 AT 8:21	\$4,000.00
10/26/2023	684247 INTERNET TRANSFER FROM ACCT 1468966 ON 10/26/23 AT 14:29	\$30,000.00
10/26/2023	715263 INTERNET TRANSFER FROM ACCT 1468966 ON 10/26/23 AT 15:48	\$40,000.00
10/30/2023	104447 INTERNET TRANSFER FROM ACCT 1468966 ON 10/30/23 AT 8:48	\$20,000.00
10/31/2023	539083 INTERNET TRANSFER FROM ACCT 1468966 ON 10/31/23 AT 6:44	\$10,000.00
10/31/2023	555995 INTERNET TRANSFER FROM ACCT 1468966 ON 10/31/23 AT 7:26	\$17,500.00

## Electronic Debits

Date	Description	Amount



HOUSING LENDER | MEMBER FDIC

956-682-2265 | [trb.bank](http://trb.bank)

**Check 21 Notification:** If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Call the number on the front of this statement to request a Check 21 disclosure.



[illegible]



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**Statement Ending 10/31/2023**

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**SMALL BUSINESS CHECKING-0700 (continued)**

### Electronic Debits (continued)

Date	Description	Amount
10/31/2023	GUSTO TAX 983353 6semjvgom9g	\$421.20
10/31/2023	GUSTO TAX 983310 6semjvgolj4	\$538.23
10/31/2023	GUSTO TAX 983353 6semjvgokjr	\$607.62
10/31/2023	GUSTO TAX 983353 6semjvgoipe	\$920.82
10/31/2023	GUSTO TAX 983310 6semjvgoi90	\$1,122.81
10/31/2023	GUSTO TAX 983310 6semjvgokde	\$1,768.37
10/31/2023	GUSTO TAX 983310 6semjvgoi0	\$1,895.80
10/31/2023	GUSTO TAX 983310 6semjvgoi27	\$2,383.98
10/31/2023	GUSTO TAX 983310 6semjvgoi9u	\$2,383.98
10/31/2023	GUSTO TAX 983310 6semjvgokpr	\$2,383.98
10/31/2023	GUSTO TAX 983310 6semjvgok4g	\$2,384.00
10/31/2023	GUSTO TAX 983310 6semjvgoi9r	\$2,384.02
10/31/2023	GUSTO TAX 983310 6semjvgoids	\$2,384.02
10/31/2023	GUSTO TAX 983310 6semjvgol9q	\$2,384.02
10/31/2023	GUSTO TAX 983310 6semjvgohrd	\$2,515.41

## Other Debits

[illegible]

## Checks Cleared

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1045*	10/26/2023	\$3,565.67	1060*	10/12/2023	\$780.90			
			1062*	10/26/2023	\$1,278.97			



## SMALL BUSINESS CHECKING-0700 (continued)

### Checks Cleared (continued)

Check Nbr	Date	Amount
1066*	10/27/2023	\$1,720.14

\* Indicates skipped check number

### Daily Balances

Date	Amount	Date	Amount	Date	Amount
				10/19/2023	\$30.76
		10/12/2023	-\$7,666.03	10/20/2023	-\$59.24
		10/13/2023	\$22,603.97	10/26/2023	\$47,717.36
		10/16/2023	\$888.44	10/27/2023	\$13,623.41
		10/17/2023	\$6,888.44	10/30/2023	\$14,580.37
		10/18/2023	\$10,837.59	10/31/2023	\$12,151.32

### Overdraft and Returned Item Fees

	Total for this period	Total year-to-date




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**Statement Ending 10/31/2023**

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